



Community Snapshot

Cooroy, Marcoola and Tewantin Community Bank® branches



Our stars shine on the small screen



Above: **Community Bank**® Chairmen, Directors and Branch Managers are joined by actor John Jarratt (centre) at the filming of the Sunshine Coast TV commercial in February at Marcoola.

More than 60 representatives from community groups across the Sunshine Coast were invited to be extras in our first television commercial filmed at Marcoola in February.

Schools, sporting clubs, community groups and organisations were all on hand to celebrate their part in sponsorships totalling more than \$1 million every year across 150 Sunshine Coast community groups and organisations.

The TV commercial stars well-known Australian actor John Jarratt as well as many of our **Community Bank**® Chairmen, Directors and Branch Managers and will run on our TV screens again later this year.

Left: Russell Jenkins getting ready to participate in the Bendigo Bank Noosa Family Ride in May.

Noosa Family Ride - fun for the whole family!

The Bendigo Bank Noosa Family Ride was a new addition to the 2012 Noosa Winter Festival in May.



Whether a regular cyclist or those just wanting a leisurely Saturday ride, the event was a lot of fun for all ages.

Bendigo Bank Executive Customer and Community, Russell Jenkins, took part in the ride and backed it up with the 10km run the next day.

"It's great to be up here supporting this event. Noosa's one of my favourite destinations for holidays and also happens to be home to two of our strongest **Community Bank**® branches Australia-wide. To be able to

represent Bendigo Bank up here was too good of an opportunity to pass up."



Sunshine Coast Community Financial Services Ltd
36 Maple Street, Cooroy QLD 4563 ABN 12 100 576 261
Directors: Rick Cooper (Chairman), Peter Billingham (Secretary/Treasurer), Jay Pashley, Fred Broomhall, Len Daddow, Debra Johnson, Geoff Nicholls and Di Henshall.

Chairman's report

Welcome to our latest newsletter.

It has been a very exciting year for your local **Community Bank**[®] company as we move ever closer to celebrating 10 years since our first branch in Cooroy opened for business. As a shareholder or a customer you have been part of something really special within our communities. A unique initiative, the **Community Bank**[®] model has spread with 295 community owned branches joining with almost 300 company branches to provide a growing network Australia-wide of almost 600 outlets.

Credit upgrade affirmed

Standard & Poor's has affirmed Bendigo and Adelaide Bank and Rural Bank's credit rating at A-. This rating was applied to the Bank and its wholly owned subsidiary by S&P in December last year.

Our Bank is one of few in the world to receive an upgrade since the onset of the Global Financial Crisis and this latest announcement means our Bank continues to be rated A by all three ratings agencies (S&P, Moody's and Fitch).

80 million reasons to celebrate

Bendigo and Adelaide Bank's **Community Bank**[®] network has now returned more than more than \$80 million in banking profits back to the communities these unique companies operate within. The milestone was almost unimaginable when the **Community Bank**[®] model was first launched in 1998.

With the continued growth and popularity of the **Community Bank**[®] model returns should top \$100 million by the end of 2013.

Community Forums

For the first time ever we facilitated three very successful community forums (one in each branch location) attended by over 300 hundred residents where we invited community input on how our profits could be spent. Three nominated projects have had funds allocated and several more are under consideration by the Board. We would like to thank all those people who attended the workshops for their energy, time and contribution.

In the meantime, our sponsorship of community groups in and around

our Cooroy, Marcoola and Tewantin branches numbers 53 for the next 12 months. Our relationship with these clubs, groups, schools and events is seen frequently in local newspapers and we have profiled a chosen few for you in this newsletter.

A Million Dollars Back – how good is that!

Your **Community Bank**[®] company with our three branches at Cooroy, Marcoola and Tewantin will also achieve an amazing milestone this financial year when \$1 million will be returned to our communities in dividends and sponsorships since our modest beginning just 10 years ago. We are now turning that dream into reality the likes of which could only have been in the collective imagination of our original Board. How proud those original volunteer Directors and our hard working staff now must now feel with such an outstanding achievement.

Shareholder Dividend Policy

We wish to assure shareholders that our dividends are calculated before community sponsorship commitments using a formula specified by our franchise agreement with our partner Bendigo and Adelaide Bank. This has enabled your Board to offer dividends to shareholders close to the maximum possible. Last year our dividend was 8.5 cents per \$1 share.

Business environment

Despite a somewhat difficult local economy, pleasingly our company did enjoy growth in our business last financial year. Bank margins have been challenging in recent times, which is why many banks have not been passing on the full reserve bank rate reductions. Despite this, the difficulties being experienced in the local residential property market, and a tending towards tighter lending criteria, our loans activity has been encouragingly strong.

We are on hopeful of enjoying another successful year ahead as the combined

Key Statistics

Cooroy opened	November 2002
Marcoola opened	April 2004
Tewantin opened	June 2004
Marcoola moved and expanded	June 2010
Cooroy upgraded	December 2011
Branches operating	3
Number of ATM's	4
Number of shareholders	754
Listed on Bendigo Stock Exchange	2005
Listed on the National Stock Exchange	2011
Number of shares on issue	1,704,238
Profit before tax to June 2011	\$1,230,766
Dollars invested into community to June 2012	\$753,000
Dividends paid to shareholders to June 2012	\$397,605
Total given back	\$1,150,605
Groups assisted over last two years	53
Employees	17
Volunteer Directors	8

impact of an ever growing customer base, award winning customer service and product standards, a local TV advertising program featuring actor John Jarratt, and the impact of supporting thousands of local residents through our community grants programs gains increasing momentum in our communities.

Summing up

By any measure your locally owned **Community Bank**[®] company has been a tremendous success. So many people, their families or their friends who live in our various communities have benefited either directly or indirectly from our community investment programs.

We look forward to seeing you in any of our friendly branches anytime that you might feel we could be of assistance in providing you with professional and friendly banking services.

Remember that you can help your community by simply doing your banking with us.

Rick Cooper
Chairman

Helping Cooroora United score new goals in 2012

It was a tough start to the season for Cooroora United Football Club.

Its storage shed was flooded twice by the incredible rain in January and February, but things have been a lot more positive in recent weeks.

All the club's teams are playing well and the club's bank balance has gone up a bit too.

Cooroy **Community Bank**® Branch Manager Fiona Hutchings was delighted to hand over a \$2,500 sponsorship cheque to club president, Steve Standish.

Steve said that while the cheque will help the whole club, it will also renew the branch's sponsorship of Cooroora United's women's team. Having enjoyed some success in recent years, the women have built the 2012 team through the club's junior ranks. The team is now preparing for a finals campaign in September.



Above: Fiona Hutchings presents Steve Standish from Cooroora United with a cheque for \$2,500.

Junior Directors announced

Remember you saw them here first folks, because these two faces may soon become well known ones in corporate Australia.

Well, that's the dream for two local high school students and they're pretty excited! Ayden Nicoll and Kirsty Cusack both attend Noosa District High School and share a keen interest in business.

The duo was appointed as Junior Observers for 2012 for a Board that manages one of the few publicly listed companies on the Sunshine Coast.

"I know I speak for Kirsty when I say how happy I am to have been given this opportunity", local Ayden Nicoll said.

"The SCCFSL Board is packed with years of experience and they're really lovely people who are keen to pass on their knowledge.

"It's a great head start to learn how a Board works and also to learn more about the important part the **Community Bank**® branches plays in Cooroy, Marcoola and Tewantin's future. It's just amazing how much time and money the branches have invested in our communities already for all our benefit," Ayden added.



Left: Ayden Nicoll and Kirsty Cusack joined by SCCFSL Directors, Fred Broomhall (left) and Rick Cooper (right) following their announcement as Junior Directors for 2012.

Annual General Meeting

SCCFSL will hold its meeting at the Tewantin State School Hall, Tewantin on Tuesday 27 November 2012 at 5.30pm for a 6.00pm start.

Please mark this date in your diary, as we look forward to you joining us.

Could you also complete the enclosed form and return it in the reply paid envelope so we can ensure we have your shareholder details correct in our system.

Hundreds on hand to support the RSPCA Million Paws Walk

Perfect autumn weather and a fabulous location brought hundreds of dog owners and their beloved pooches to Noosaville on 20 August.

The 2012 Million Paws Walk was one of many staged across the state in RSPCA Queensland's biggest fundraising event of the year.

Joining the walk were staff members from Cooroy, Marcoola and Tewantin **Community Bank**® branches and their families. The branches proudly support the road home van that is used to assist the RSPCA shelter at Noosa continue its great work on the Sunshine Coast.

In what has become one of the great community events in Noosa, it seemed many proud owners were more than happy



Above: The team at the Million Paws Walk.

to be getting taken for a walk along the banks of the beautiful Noosa River.

If you would like to know more about the RSPCA Noosa Shelter or volunteer some of your time, please contact manager Nicole Cleary on 5449 1371.

Surf Club on a high for the summer ahead



Above: Mudjimba Beach SLSC celebrates its sponsorship with Marcoola **Community Bank**® Branch Manager Judy Blackall.

Marcoola **Community Bank**® Branch is well known for its big heart on the north shore and Mudjimba Surf Life Saving Club is the latest grateful recipient of this generosity.

Club president Damien Douglas said the club isn't like most surf clubs with poker machines and supporters clubs where much-needed funds are raised for surf life saving work to continue.

"Mudjimba SLSC relies on community support from local business to assist us to purchase vital equipment each season. Judy and the team at Marcoola **Community Bank**® Branch have made a very kind and generous donation, enabling us to obtain

this equipment prior to the start of the new season in August.

"We're so appreciative of their efforts and look forward to putting the funds towards keeping our beach safe during the summer months ahead," Mr Douglas said.

From our schools with love

Thinking inside the box will soon make life a lot easier for hundreds of children in East Timor.

In June, students from Pacific Paradise, Cooroy and Tewantin State Schools assembled hundreds of educational care parcels to go to the children of Sao Miguel at Raikotu - a school about 30 minutes west of Dili. The school has about 150 kindergarten students and some 250 of primary school age. The area also caters for other schools that are in need of basic educational supplies.

With the help of our Cooroy, Marcoola and Tewantin **Community Bank**[®] branches and Rotary, Sao Miguel was identified five years ago as a community school with no help from the Ministry of Education in Timor. Each parcel donated by the kids will be a decorated shoe box with enclosed items including exercise books, rulers, erasers, pens and pencils, all topped off with a personal item from each student to the child opening it at the other end.

Tewantin **Community Bank**[®] Branch Manager Wayne Hoens said he feels the project continues to build on something special.

"Our branches are all about giving back to communities, and in this case the recipients will be international ones. Last year around 1,200 shoe boxes arrived and more than 3,000 kids turned up to receive one, so the need is there and we're proud to share in a project that gets educational material directly to the place where it's needed most," Mr Hoens said.

Interest continues to be expressed in bringing some of the Sao Miguel students to state schools on the coast in coming years to advance their learning even further.



Above: Rotary's Kevin Franks and Tewantin **Community Bank**[®] Branch's Wayne Hoens are joined by some of the 600 Tewantin State School students at the East Timor Shoe box collection.

Top right: Paul Bevan, Carol Johnston, Fiona Hutchings and friends at the Cooroy State School Shoe Box Collection.

Right: Pacific Paradise State School Principal Ian Miskin, Marcoola **Community Bank**[®] Branch Manager Judy Blackall, Rotary's Paul Bevan and Ian Barnett are joined by students and their shoe boxes.



Peta and Tessa on hand to promote Volunteer of the Year Award

Who will win the 2012 Sunshine Coast Volunteer of the Year Award?

Reigning Sunshine Coast Sports Star of the Year, Peta Rogerson and London 2012 Olympian, Tessa Wallace took time out of their busy schedules to recognise the work of countless volunteers who work with thousands of athletes of all ages right across the Sunshine Coast.

Outside the Caloundra **Community Bank**[®] Branch, Tessa and Peta shared a few stories about some of the volunteers who continue to shape their careers that are still on the rise. They said that volunteering is one of the wonderful things about sport and that giving some of their own time is something they learned very early on in their careers.

The 2012 Sunshine Coast Volunteer of the Year Award is open to all volunteers who contribute to sport on the Sunshine Coast and forms are available inside your nearest Bendigo Bank branch. Simply fill out the form and submit to a Bendigo Bank staff member will do the rest for you.



Above: John Wallace, Tessa Wallace, Benny Pike, Peta Rogerson and Garth Seymour at the Volunteer of the Year Award launch at Caloundra on 4 July.

Sweet music is sweeping the North Shore!

“All we need is music, sweet music.”

That’s the philosophy behind the incredibly talented Cool Harmonies Choir based in Coolum. Choir members gather together each week to enjoy both friendship and the joy of singing.

Yvonne Corstorphin, who is the creator and Director of Cool Harmonies leads by example with an infectiously positive and tireless work ethic.

“I love this choir. I suppose we are more of a family than a choir really. We’re passionate about sharing

our uplifting sounds with others and community singing is so much fun!” Yvonne said.

Marcoola **Community Bank**[®] Branch Manager, Judy Blackall shares Yvonne’s sentiments.

“If you haven’t heard these guys perform, you really have to get out there and see and hear the talents of Yvonne and her amazing team. Cool Harmonies spread joy through their music wherever they go. We look forward to being involved with the choir for years to come,” Judy said.



Above: Judy Blackall is pictured with Yvonne Corstorphin and the Cool Harmonies Choir.

Reader's Cup a triumph at Noosaville State School

Reading was the ultimate winner when the annual Bendigo Bank Reader's Cup was staged at Noosaville State School in June.

Right through the month, students representing their classes participated in a competition where a selection of books was read and then a series of questions were asked in front of adjudicators. The Reader's Cup competition challenges students to read widely, work collaboratively in their class teams and continue developing a love of reading.

Tewantin **Community Bank**[®] Branch Manager Wayne Hoens said the branch was delighted about its continued involvement with Noosaville State School.

"This is just an extension of the great relationship between Noosaville State School and our local branch. From what I saw at the presentations it looks like Reader's Cup will be a hit again in 2013," Wayne said.



Above: Wayne Hoens is joined by Noosaville State School students and teachers at the launch of the 2012 Readers Cup.

Bendigo generosity gives Street Reach new wheels

One thing's for sure, everyone certainly sees it coming!

Our Cooroy, Tewantin and Maroolia **Community Bank**[®] branches have thrown their weight behind Noosa Christian Outreach Church (COC) in their drive to finding hurts and healing them.

The three **Community Bank**[®] branches have provided a new brilliantly decorated

13 seat Toyota Commuter van to help with the variety of programs Noosa COC delivers in the Noosa area.

Noosa COC Pastor, Josh Usher described the Street Reach Van as an exciting step forward creating sustainable community partnerships and heralded the role Bendigo Bank plays in the community.

"We very grateful for the support of Bendigo Bank and all they have done to make the new van possible. For the last 15 years, the Street Reach program has worked in partnership with council and Noosa Police. We have a common aim to keep the young people and the streets of Noosa safe at night and provide a positive place for young people who for a variety of reasons are on the streets. The van is being used to support the existing food outlet, school chaplaincy, counselling and foster care programs," Mr. Usher said.

SCCFSL chairman, Rick Cooper said the relationship felt right from the very first meeting.

"Some months ago, we were approached about the idea of supporting the new Street Reach Van and as we learned more about what the program does and the vital role we knew it would play in our community. We knew we had to get behind it," Mr. Cooper added.



King of the Mountain a huge success again in 2012



Above: Neil Labinsky wins his seventh straight Pomona King of the Mountain with Cooroy **Community Bank**[®] Branch's Lucie Loginow and Fiona Hutchings waiting at the finish line.

The Pomona King of the Mountain Festival and Race committee is delighted to have enjoyed another year of the naming rights sponsorship provided by the Cooroy **Community Bank**[®] Branch.

The iconic event was held for the 34th consecutive year in July and more than 10,000 people were on hand in Pomona to celebrate the staging the mountain challenge race.

A delighted Cooroy **Community Bank**[®] Branch Manager Fiona Hutchings said the branch was proud to be associated with the mountain challenge for the third straight year.

"As locals we recognise how important an event this is for Pomona and we're thrilled to have sponsored King of the Mountain in 2012. It remains one of the best opportunities for the community to get together in the Noosa Hinterland and who would have thought a simple bet in a pub in 1958 would see us all here continuing to celebrate it in 2012?" she said," Ms. Hutchings said.

That's a wrap for the 2012 Cooroy Fusion Festival

Thousands of supporters flocked to Cooroy Fusion in May and it now looks like it has been cemented as an annual event.

After similar success in its inaugural year in 2011, attendees were in one voice calling for the event to take centre stage again in 2013. Once again, Cooroy Fusion lived up to its name, bringing 2,500 to the all day community event at Mill Place.

Sunshine Coast Council, in partnership with the Cooroy community and Cooroy **Community Bank**[®] Branch hosted the event. Attendees visited the fusion of festivals including the Wood and Craft Show, the Orchid Society's Mother's Day Show and Fusion Festival. It was a day of celebrating food, music and culture under a beautiful blue Cooroy sky.



Above: Winner of the Cooroy Fusion talent quest with Asa Broomhall and Cooroy Branch Manager Fiona Hutchings.



Watch the **Community Bank**[®] story at www.bendigobank.com.au/snapshots

U can find our branches at...

Cooroy – 36 Maple Street, Cooroy QLD 4563 Phone: 5447 7131 Website: www.bendigobank.com.au/cooroy
Facebook: www.facebook.com/#!/CooroyCommunityBankBranch
Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon.

Marcoola – 930 David Low Way, Marcoola QLD 4564 Phone: 5448 8582 Website: www.bendigobank.com.au/marcoola
Facebook: www.facebook.com/#!/MarcoolaCommunityBankBranch
Opening hours: Monday to Friday 9.00am – 5.00pm.

Tewantin – 105 Poinciana Avenue, Tewantin QLD 4565 Phone: 5440 5289 Website: www.bendigobank.com.au/tewantin
Facebook: www.facebook.com/#!/TewantinCommunityBankBranch
Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon.

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. BMPNL0465 (08/12)

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